



News Release

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FOR IMMEDIATE RELEASE

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On the Anniversary of the Affordable Care Act, Covered California Reminds Uninsured Consumers They May Still Be Able to Sign Up for Coverage and Save Big on Their Premiums Throughout 2022

- *On the 12th anniversary of the signing of the Affordable Care Act, Covered California reminds consumers that eligible Californians can sign up through special enrollment if they have a qualifying life event.*
- *Californians who have recently lost their health insurance, got married, had a baby, have been affected by the COVID-19 pandemic, or paid a penalty for not having coverage are among those eligible for special enrollment.*
- *Coverage is more affordable than ever thanks to the increased financial help available through the American Rescue Plan, and consumers can benefit from lower premiums throughout 2022.*

SACRAMENTO, Calif. — Wednesday marks the 12th anniversary of the enactment of the Affordable Care Act, the most significant improvement to America’s health care system since the passage of Medicaid and Medicare more than five decades ago. On this anniversary, Covered California celebrates the progress made since passage of this groundbreaking law and is reminding people that they may still be able to sign up for comprehensive coverage during the current special-enrollment period.

“California celebrates the 12th anniversary of the Affordable Care Act with a record enrollment of 1.8 million people, record-low uninsured rates and a tremendous sense of pride that comes from providing affordable coverage and helping save lives during the COVID-19 pandemic,” said Jessica Altman, executive director of Covered California. “The door may still be open to you if you need health insurance, because Californians can still sign up for comprehensive coverage through Covered California if they have a change in their life circumstances.”

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As a result of California's leadership to fully leverage the Affordable Care Act, Covered California has provided coverage for over 5 million Californians since first opening its doors in 2014.

Through the federal law's expansion of Medicaid, millions more have enrolled through California's Medi-Cal program. Taken together, California's implementation of the Affordable Care Act has resulted in a drop in the state's uninsured rate to a record-low 6 percent in 2020. Communities of color have been among the biggest beneficiaries of Affordable Care Act policies in California, with the uninsured rate for Latinos decreasing by 50 percent, and by nearly 66 percent for Black and Asian American/Pacific Islander consumers.



The federal American Rescue Plan built on the Affordable Care Act in significant ways, reducing consumer premiums costs to record lows and expanding eligibility for premium savings to middle-income individuals and families. As Covered California lauds the Affordable Care Act, the exchange also encourages Californians to take advantage of the financial help provided by the American Rescue Plan if they qualify for coverage during this year's special-enrollment period.

Special Enrollment Qualifying Life Events

Although Covered California's open-enrollment period ended on Jan. 31, there are many life changes that allow Californians to enroll right now. The most common qualifying life events are losing health coverage, getting married, having a baby, permanently moving to California or moving within California.

In addition, there are several qualifying life events that are available due to the public health emergency and the American Rescue Plan:

- You or a family member have been affected by the COVID-19 pandemic.
- You have a household income under 150 percent of the federal poverty level, which is less than \$19,320 for an individual and \$39,750 for a family of four.
 - Eligible consumers in this income bracket would qualify for a Silver 94 plan, the best coverage available through Covered California, at no cost.

(more)

- You paid the penalty because you did not have health insurance.

A full list of qualifying life events can be found [here](#).

“Today, two of every three Covered California enrollees can get name-brand coverage for \$10 a month or less, thanks to the expanded eligibility and record financial help through the American Rescue Plan,” Altman said. “For millions of people, these American Rescue Plan subsidies are critical to preserving the gains we have made so far and to keeping Californians and Americans covered and cared for well into the future.”

Consumers who sign up during special enrollment will have their coverage begin on the first of the following month.

Consumers Can Easily Check Out Their Eligibility and Options at CoveredCA.com

Consumers can explore their options in a number of different ways, including:

- Covered California’s online [Shop and Compare Tool](#) will show a consumer if they are eligible for financial help and which plans are available in their area.
- Find the nearest certified enroller in your neighborhood by visiting <https://www.coveredca.com/support/contact-us/>.
- Call Covered California at (800) 300-1506 to get information or enroll by phone.

Covered California’s online enrollment portal and certified enrollers will also help people find out whether they are eligible for Medi-Cal. Medi-Cal enrollment is available year-round, and the coverage will begin the day after a person signs up.

About Covered California

Covered California is the state’s health insurance marketplace, where Californians can find affordable, high-quality insurance from top insurance companies. Covered California is the only place where individuals who qualify can get financial assistance on to reduce premium costs. Consumers can then compare health insurance plans and choose the coverage that works best for their health needs and budget. Depending on their income, some consumers may qualify for the low-cost or no-cost Medi-Cal program.

Covered California is an independent part of the state government whose job is to make the health insurance marketplace work for California’s consumers. It is overseen by a five-member board appointed by the governor and the Legislature. For more information about Covered California, please visit www.CoveredCA.com.

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